

AMENDMENT TO THE SPECIFICATION

Please amend the paragraph beginning at page 1, line 19 by rewriting the same as below:

Note that different credit rating categories may be associated with a different loan “spreads” representing the difference between an interest rate paid to investors and ~~an~~ a known index (e.g., a number of basis points between the interest rate paid to investors and the rate currently associated with, for example, a ten year US treasury note). A less risky credit rating category will generally have a lower loan spread while a more risky category will have a higher loan spread.